Recording Requested By: WASHINGTON MUTUAL BANK, F.A.

When Recorded Return To:

WASHINGTON MUTUAL P O BOX 47529 SAN ANTONIO, TX 78265-7529 STATE MS.-DESOTO CO.

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Lender ID:F23/637/1679761430 De Soto, Mississippi WASHINGTON MUTUAL - 150 #:8011983122 "ZACHARY" MERS #: 100094800000450542 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: WILLIAM M ZACHARY AND TIFFANY R ZACHARY HUSBAND AND WIFE Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COMMUNITY MORTGAGE CORPORATION

Original Trustee:

Date: Dated: 12/05/2001 Recorded on 12/12/2001 as in Book/Reel/Liber: 1427 Page/Folio: 0068 as Instrument

No.: N/A

In the Records of the County Recorder of De Soto Mississippi

Legal: LOT 100, COLLEGE HILLS PUD, FIRST REVISION, IN SECTION 18, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 55, PAGE 3, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. Property Address: 6230 SPRING HILL DR, OLIVE BRANCH, MS 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) On November 12th, 2003

By B SANTELLAN, Assistant

Vice-President

STATE OF Texas **COUNTY OF Bexar**

On November 12th, 2003, before me, C GUEL, a Notary Public in and for Bexar in the State of Texas, personally appeared B SANTELLAN, Assistant Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

C GUEL

Notary Expires: 06/23/2004

C. GUEL Notary Public, State of Texas Commission Expires JUNE 23, 2004

(This area for notarial seal)

Melissa Wylie, WASHINGTON MUTUAL BANK, FA., P.O. BOX 47529, SAN ANTONIO, TX-78265-7549 Prepared By: 800-342-7581